

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Josef Laumen et al.
Serial No.:	10/529,031
Date Filed:	October 24, 2005
Group Art Unit:	2617
Confirmation No.:	9038
Examiner:	Brooks, Shannon
Title:	<b>METHOD FOR PROVIDING PAYING SERVICES, USER IDENTIFICATION DEVICE, AND DEVICE FOR PROVIDING SAID SERVICES</b>

**MAIL STOP – AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**RESPONSE TO FINAL OFFICE ACTION**

In response to the Final Office Action mailed December 8, 2008, Applicants respectfully submit the following amendments set forth below and request favorable action thereon.

Although the Claims have not been amended, a **Listing of Claims** for the Examiner's convenience begins on Page 2.

**Remarks/Arguments** begin on page 5 of this paper.